

<p>Attorney or Party Name, Address, Telephone &amp; FAX Nos., State Bar No. &amp; Email Address Dana Faith Travis SBN: 245316 Donna Poulsen Travis SBN: 92357 THE TRAVIS LAW FIRM 4294 ORANGE STREET RIVERSIDE, CA 92501 951-274-9501 FAX: 951-778-9621</p> <p><input type="radio"/> Individual appearing without attorney <input checked="" type="radio"/> Attorney for: Debtors</p>	<p>FOR COURT USE ONLY</p>
<p>UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA - <u>RIVERSIDE DIVISION</u> DIVISION</p>	
<p>In re: CHARLES WOOD JUANITA WOOD</p> <p>Debtor(s).</p>	<p>CASE NO.: 6:18-bk-14397-SY CHAPTER 13</p>
	<p><b>DEBTOR'S MOTION FOR AUTHORITY TO SELL REAL PROPERTY UNDER LBR 3015-1(p)</b></p>
	<p>[No Hearing Required]</p>

Debtor moves this court for an order authorizing the Debtor to sell the real property, described below, pursuant to the terms and conditions described herein.

1. Debtor's Chapter 13 Plan (Plan) was confirmed on: 5/24/2018.
2. Debtor wishes to sell the real property (Property) located at:  
444 Myrtlewood Drive  
Calimesa, CA 92320

The Property is more particularly described in Exhibit "A" attached hereto.

☐ Debtor wishes to modify the Plan for early payment of the Plan as described in the *Motion to Modify Plan* submitted by Debtor concurrently with this Motion.

This form is mandatory. It has been approved for use in the United States Bankruptcy Court for the Central District of California.

3. The sale price of the Property is \$ 390,000.00. The following are all of the encumbrances of record against the Property:

- a. RUSHMORE LOAN MANAGEMENT servicer for US Bank \$219,523.03
- b. \_\_\_\_\_
- c. \_\_\_\_\_
- d. \_\_\_\_\_
- e. \_\_\_\_\_

(Add additional page if necessary)

4. After payment of the foregoing encumbrances and all costs of sale:  
☒ there will remain the approximate sum of \$ 140,575.92; OR  
☐ no proceeds will remain.

5. ☒ (a) The chapter 13 trustee is hereby authorized to make demand upon escrow for sufficient funds to pay off the Plan with a:  
☒ 100% dividend to unsecured creditors; OR  
☐ \_\_\_\_\_% divided as indicated in the confirmed plan.

After escrow's payment of the encumbrances listed above, any remaining funds shall be paid directly to debtor.

OR

☐ (b) The chapter 13 trustee is hereby authorized to make demand upon escrow for the balance remaining after escrow's payment of the encumbrances listed above even though the amount is insufficient to pay off the Plan. The sale is for the fair market value of the Property.

6. The escrow is being processed by:

Escrow company name: Lawyers Title  
Address: 625 E. Carnegie Drive #105  
San Bernardino, CA 92408  
  
Telephone: 909-963-5572  
Facsimile: F-FAX 866-643-4249  
Escrow officer: TAMMI SELTER  
Escrow number: SBL25174

7. Supporting documents attached to this Motion are:

- a. Exhibit A – Legal description with street address
- b. Exhibit B – Escrow instructions and documents
- c. Exhibit C – Estimated closing statement
- d. Exhibit D – Schedules I and J of the bankruptcy petition

9. Debtor agrees to provide to chapter 13 trustee a certified copy of the escrow closing statement within 14 days of the close of escrow as a condition to any approval of this motion.

Date: 10/26/2022

Danofa E. Trancin  
Attorney for Debtor

I declare under penalty of perjury that the following is true and correct. DocuSigned by:

Date: 10/26/2022

Charles Wood  
Debtor

Date: 10/26/2022

Charles Wood  
Joint Debtor FOR CHARLES WOOD

This form is mandatory. It has been approved for use in the United States Bankruptcy Court for the Central District of California.

## PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is:  
4294 ORANGE STREET RIVERSIDE, CA 92501

A true and correct copy of the foregoing document entitled: **DEBTOR'S MOTION FOR AUTHORITY TO SELL REAL PROPERTY UNDER LBR 3015-1 (p)** will be served or was served **(a)** on the judge in chambers in the form and manner required by LBR 5005-2(d); and **(b)** in the manner stated below:

**1. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF):** Pursuant to controlling General Orders and LBR, the foregoing document will be served by the court via NEF and hyperlink to the document. On (date) 10-26-22, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following persons are on the Electronic Mail Notice List to receive NEF transmission at the email addresses stated below:  
US TRUSTEE ustpreion16.rs.ecf@usdoj.gov  
CHAPTER 13 TRUSTEE notice-file@rodan13.com  
DEBTORS ATTORNEY thetravislawfirm@aol.com

☐ Service information continued on attached page

**2. SERVED BY UNITED STATES MAIL:**

On (date) 10-26-22, I served the following persons and/or entities at the last known addresses in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States mail, first class, postage prepaid, and addressed as follows. Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed.  
CHAPTER 13 TRUSTEE Rod Danielson 3787 University Ave. Riverside, CA 92501

☒ Service information continued on attached page

**3. SERVED BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE TRANSMISSION OR EMAIL (state method for each person or entity served):** Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on (date) 10-26-22, I served the following persons and/or entities by personal delivery, overnight mail service, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. Listing the judge here constitutes a declaration that personal delivery on, or overnight mail to, the judge will be completed no later than 24 hours after the document is filed.

Hon. Scott Yun, US Bankruptcy Judge 3420 12th St. Ctrm 302 Riverside, CA 92501

☐ Service information continued on attached page

I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

10-26-22      DANA FAITH TRAVIS      Dana Faith Travis  
Date      Printed Name      Signature



Label Matrix for local noticing  
0973-6  
Case 6:18-bk-14397-SY  
Central District of California  
Riverside  
Tue Oct 25 08:33:58 PDT 2022

Village Capital & Investment, LLC  
ZBS Law, LLP  
30 Corporate Park, Suite 450  
Irvine, CA 92606-3401

Employment Development Dept.  
Bankruptcy Group MIC 92E  
P.O. Box 826880  
Sacramento, CA 94280-0001

Village Capital & Investment, LLC  
Zieve, Brodnax & Steele, LLP  
30 Corporate Park, Suite 450  
Irvine, CA 92606-3401

Franchise Tax Board  
Bankruptcy Section MS: A-340  
P.O. Box 2952  
Sacramento, CA 95812-2952

~~Riverside Division  
3420 Twelfth Street,  
Riverside, CA 92501-3819~~

Ace Cash Express  
6302 Van Buren Blvd  
Riverside, CA 92503-2051

Axxess Financial  
7755 Montgomery Rd  
Suite 400  
Cincinnati, OH 45236-4197

Cash Central  
Attn: Bankruptcy  
84 East 2400 North  
North Logan, UT 84341-2902

Credit One Bank  
Attn: Bankruptcy  
Po Box 98873  
Las Vegas, NV 89193-8873

(p)EASYPAY FINANCE  
PO BOX 2549  
CARLSBAD CA 92018-2549

(p)FIRST NATIONAL BANK  
ATTN BANKRUPTCY  
1500 S HIGHLINE AVE  
SIOUX FALLS SD 57110-1003

First Premier Bank  
Po Box 5524  
Sioux Falls, SD 57117-5524

LA Cash Advance  
955 E St  
San Bernardino, CA 92401

LVNV Funding, LLC its successors and assigns  
assignee of Capital One Bank (USA), N.A.  
Resurgent Capital Services  
PO Box 10587  
Greenville, SC 29603-0587

LVNV Funding, LLC its successors and assigns  
assignee of MEC Receivables, LLC and  
FNEM, LLC  
Resurgent Capital Services  
PO Box 10587  
Greenville, SC 29603-0587

LVNV Funding/Resurgent Capital  
Po Box 10497  
Greenville, SC 29603-0497

LVNV Funding/Resurgent Capital  
c/o Nelson & Kennard  
2180 Harvard St Ste 160  
Sacramento, CA 95815-3314

MERRICK BANK  
Resurgent Capital Services  
PO Box 10368  
Greenville, SC 29603-0368

Merrick Bank/CardWorks  
Attn: Bankruptcy  
Po Box 9201  
Old Bethpage, NY 11804-9001

NAVIENT CFC  
C/O Navient Solutions, LLC.  
PO BOX 9640  
Wilkes-Barre, PA 18773-9640

National Credit Adjusters, LLC  
327 W 4th Ave.  
Po Box 3023  
Hutchinson, KS 67504-3023

Navient  
Attn: Bankruptcy  
Po Box 9500  
Wilkes-Barre, PA 18773-9500

OneMain  
PO Box 3251  
Evansville, IN 47731-3251

OneMain Financial  
Attn: Bankruptcy  
601 Nw 2nd Street  
Evansville, IN 47708-1013

Premier Bankcard, LLC  
Jefferson Capital Systems LLC Assignee  
Po Box 7999  
Saint Cloud Mn 56302-7999

Quantum3 Group LLC as agent for  
ACE Cash Express INC  
PO Box 788  
Kirkland, WA 98083-0788

Rushmore Loan Management Services  
PO Box 55004  
Irvine, CA 92619-5004

Speedy Cash  
270 E Baseline  
San Bernardino, CA 92410-3731

Speedy/Rapid Cash  
P.O. Box 780408  
Wichita, KS 67278-0408

Synchrony Bank/Walmart  
Attn: Bankruptcy Dept  
Po Box 965060  
Orlando, FL 32896-5060

United States Trustee (RS)  
3801 University Avenue, Suite 720  
Riverside, CA 92501-3255

Village Capital & Investment, LLC  
1 Corporate Drive, Suite 360  
Lake Zurich IL 60047-8945

Village Capital/dovnem  
1 Corporate Dr Ste 360  
Lake Zurich, IL 60047-8945

eCAST Settlement Corporation  
PO Box 29262  
New York NY 10087-9262

Charles Edgar Wood  
444 Myrtlewood Dr.  
Calimesa, CA 92320-1503

~~Dana Travis  
The Travis Law Firm  
4294 Orange St.  
Riverside, CA 92501-3827~~

~~Juanita Genevieve Wood  
444 Myrtlewood Dr.  
Calimesa, CA 92320-1503~~

~~Rod Danielson (TR)  
3787 University Avenue  
Riverside, CA 92501-3332~~

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Duvera Collections  
Attention: Bankruptcy Department  
Po Box 2549  
Carlsbad, CA 92018

First National Credit Card/Legacy  
First National Credit Card  
Po Box 5097  
Sioux Falls, SD 57117

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Courtesy NEF

(u)RUSHMORE LOAN MANAGEMENT SERVICES LLC

(u)U.S. Bank National Association not in its

End of Label Matrix  
Mailable recipients 38  
Bypassed recipients 3  
Total 41

**EXHIBIT A**



Title Officer: Nikki Dekterov ☒

Title #

444 Myrtlewood Drive, Calimesa, California 9

## LEGAL DESCRIPTION

Trouble viewing the embedded document? [Download HERE](#)

File No:

### EXHIBIT "A"

#### Legal Description



THE LAND REFERRED TO HEREIN IS SITUATED IN THE COUNTY OF RIVERSIDE, STATE OF CALIFORNIA, AND IS DESCRIBED AS FOLLOWS:

LOT 10 OF GARDEN AIR ESTATES, IN THE CITY OF CALIMESA, COUNTY OF RIVERSIDE, STATE OF CALIFORNIA, AS SHOWN BY MAP ON FILE IN BOOK 32, PAGE 27 OF MAPS, IN THE OFFICE OF THE COUNTY RECORDER SAID COUNTY, STATE OF CALIFORNIA.

ASSESSOR'S PARCEL NUMBER: 411-251-010

**EXHIBIT B**



 <b>Lawyers Title</b>	Lawyers Title Company	
	625 E. Carnegie Drive, Suite 105 San Bernardino CA 92408	
	Phone: (909) 963-5588	
	Fax: (909) 963-5589	
	Escrow Officer: Tammi Seller	
	Escrow Officer Email: TSeller@ltic.com	

### Seller's Settlement Statement - Estimated

Property: 444 Myrtlewood Drive, Calimesa, CA 92320

Closed Date:

Est. Closing Date: 11/8/2022

Escrow Number:

Seller: Juanita G. Wood

	<u>Debits</u>	<u>Credits</u>
<b>Purchase Price</b>		
Purchase Price		\$390,000.00
<b>Payoff 1 (Total Payoff: \$221,556.78)</b>		
Principal to Rushmore Loan Management Services LLC	\$219,525.03	
Interest from 10/1/2022 thru 11/10/2022 @ \$18.2938/day	\$731.75	
Recon/Recording Fee	\$225.00	
Recoverable Advance	\$1,075.00	
<b>Sales Commission</b>		
Listing Commission to Coldwell Banker Kivett Teeters	\$13,650.00	
Selling Commission to Coldwell Banker Kivett Teeters	\$9,750.00	
<b>Prorations / Credits</b>		
County Taxes (Paid) \$1,297.28/6 mos 11/8/2022 to 1/1/2023		\$381.98
<b>Escrow Charges</b>		
FTB Processing Fee to Lawyers Title Co	\$45.00	
<b>Escrow Fees</b>		
Escrow Fees to Lawyers Title Co	\$1,130.00	
<b>Title Charges</b>		
Owner's Coverage (\$390,000) to Lawyers Title Company	\$1,419.00	
<b>Recording Fees / Transfer Taxes</b>		
County Transfer Taxes	\$429.00	
Recording Affidavit	\$105.00	
<b>Additional Settlement Fees</b>		
Water Stock Transfer to South Mesa Water Company	\$125.00	
Property Disclosure Reports to Property I.D.	\$99.00	
Property Tax - First Half 2022-2023 to Riverside County Tax Collector	\$1,297.28	
<b>Additional Services</b>		
Seller Funds Held for Final Accounting	\$200.00	
<b>Proceeds to Seller</b>	<b>\$140,575.92</b>	
<b>Totals:</b>	<b>\$390,381.98</b>	<b>\$390,381.98</b>

This is an estimated closing statement and is subject to changes, corrections or additions at the time of final closing.

Signed on this \_\_\_\_\_ day of \_\_\_\_\_.

Juanita G. Wood



Title Officer: Nikki Dekterov ☑

Title #:

444 Myrtlewood Drive, Calimesa, California 9

## VESTING

Trouble viewing the embedded document? Download HERE

RECORDING REQUESTED BY:  
LAWYERS TITLE

RECORDING REQUESTED BY  
Lawyers Title - JE  
AND WHEN RECORDED MAIL TO:  
Juanita G. Wood  
444 Myrtlewood Drive  
Calimesa, California 92320

APN: 411-251-010  
Escrow No:  
Title No: 622693927

DOC # 2022-0376353  
08/30/2022 10:59 AM Fees: \$105.00  
Page 1 of 3  
Recorded in Official Records  
County of Riverside  
Peter Aldana  
Assessor-County Clerk-Recorder

"This document was electronically submitted  
to the County of Riverside for recording"  
Received by BONNIE #821

Space above this line for Recorder's use

## AFFIDAVIT OF DEATH

## Community Property with Right of Survivorship

STATE OF CALIFORNIA } ss:  
COUNTY OF SAN BERNARDINO

Juanita G. Wood, of legal age, being first duly sworn, deposes and says:

1. Charles E. Wood is the decedent mentioned in the attached certified copy of Certificate of Death, who died on November 09, 2021, at 444 Myrtlewood Drive, Calimesa, California 92320.
2. Declarant is the surviving spouse of Decedent and was married to Decedent on the date of death.
3. Declarant and Decedent are the same persons who are named as grantees in that certain deed dated September 16, 2010, executed by James A. Hands, III and Grisel Hands in favor of the grantees as community property with right of survivorship, recorded on October 25, 2010, as Instrument No. 2010-0509972, Official Records of Riverside County, California, describing the following real property:

For legal description of the real property, see Exhibit A attached hereto and made a part hereof.

Commonly known as: 444 Myrtlewood Drive, Calimesa, California 92320

Dated: 8-29-22Juanita G. Wood  
Juanita G. Wood

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

STATE OF CALIFORNIA } ss:  
COUNTY OF San Bernardino

Subscribed and sworn to (or affirmed) before Page 1 / 3  
2022 by Juanita G. Wood

**EXHIBIT C**

Fill in this information to identify your case:

Debtor 1 Charles Edgar Wood

Debtor 2 Juanita Genevieve Wood

(Spouse, if filing)

United States Bankruptcy Court for the: CENTRAL DISTRICT OF CALIFORNIA

Case number  
(If known)

Check if this is:

☐ An amended filing

☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form 1061

### Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

Debtor 1

☐ Employed

☒ Not employed

retired

Debtor 2 or non-filing spouse

☐ Employed

☒ Not employed

retired

How long employed there? \_\_\_\_\_

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>0.00</u>	\$ <u>0.00</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	4. \$ <u>0.00</u>	\$ <u>0.00</u>

Debtor 1 **Charles Edgar Wood**  
Debtor 2 **Juanita Genevieve Wood**

Case number (if known) \_\_\_\_\_

	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	4. \$ 0.00	\$ 0.00	
<b>5. List all payroll deductions:</b>			
5a. Tax, Medicare, and Social Security deductions	5a. \$ 0.00	\$ 0.00	
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 0.00	
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ 0.00	
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00	
5e. Insurance	5e. \$ 0.00	\$ 0.00	
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00	
5g. Union dues	5g. \$ 0.00	\$ 0.00	
5h. Other deductions. Specify: _____	5h. \$ 0.00	\$ 0.00	
<b>6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.</b>	6. \$ 0.00	\$ 0.00	
<b>7. Calculate total monthly take-home pay. Subtract line 6 from line 4.</b>	7. \$ 0.00	\$ 0.00	
<b>8. List all other income regularly received:</b>			
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ 0.00	
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00	
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00	
8e. Social Security	8e. \$ 676.00	\$ 469.00	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ 0.00	\$ 0.00	
8g. Pension or retirement income	8g. \$ 4,794.00	\$ 3,206.00	
8h. Other monthly income. Specify: _____	8h. \$ 0.00	\$ 0.00	
<b>9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.</b>	9. \$ 5,470.00	\$ 3,675.00	
<b>10. Calculate monthly income. Add line 7 + line 9.</b> Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 5,470.00	+ \$ 3,675.00	= \$ 9,145.00
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____		11. +\$ 0.00	
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies		12. \$ 9,145.00	Combined monthly income
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>			
<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain: _____			

Fill in this information to identify your case:

Debtor 1 Charles Edgar Wood

Debtor 2 Juanita Genevieve Wood  
(Spouse, if filing)

United States Bankruptcy Court for the: CENTRAL DISTRICT OF CALIFORNIA

Case number \_\_\_\_\_  
(if known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

\_\_\_\_\_  
MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

SPouse, child, grandchild, parent, sibling, or other person

18 to 24 25 to 64 65 and over

Yes No Yes No Yes No

- ☐ No  
☐ Yes  
☐ No  
☐ Yes  
☐ No  
☐ Yes  
☐ No  
☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No  
☐ Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

#### Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 1,220.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 100.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Charles Edgar Wood**  
Debtor 2 **Juanita Genevieve Wood**

Case number (if known) \_\_\_\_\_

<b>6. Utilities:</b>								
6a. Electricity, heat, natural gas	6a. \$	250.00						
6b. Water, sewer, garbage collection	6b. \$	125.00						
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	385.00						
6d. Other. Specify: <u>lawn, pool, terminix</u>	6d. \$	225.00						
<b>7. Food and housekeeping supplies</b>	7. \$	710.00						
<b>8. Childcare and children's education costs</b>	8. \$	0.00						
<b>9. Clothing, laundry, and dry cleaning</b>	9. \$	142.00						
<b>10. Personal care products and services</b>	10. \$	69.00						
<b>11. Medical and dental expenses</b>	11. \$	100.00						
<b>12. Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	300.00						
<b>13. Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$	75.00						
<b>14. Charitable contributions and religious donations</b>	14. \$	150.00						
<b>15. Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.								
15a. Life insurance	15a. \$	175.00						
15b. Health insurance	15b. \$	100.00						
15c. Vehicle insurance	15c. \$	86.00						
15d. Other insurance. Specify: _____	15d. \$	0.00						
<b>16. Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____								
16. \$		0.00						
<b>17. Installment or lease payments:</b>								
17a. Car payments for Vehicle 1	17a. \$	294.00						
17b. Car payments for Vehicle 2	17b. \$	0.00						
17c. Other. Specify: _____	17c. \$	0.00						
17d. Other. Specify: _____	17d. \$	0.00						
<b>18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>								
18. \$		0.00						
<b>19. Other payments you make to support others who do not live with you.</b>								
19. \$		0.00						
<b>20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>								
20a. Mortgages on other property	20a. \$	0.00						
20b. Real estate taxes	20b. \$	0.00						
20c. Property, homeowner's, or renter's insurance	20c. \$	0.00						
20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00						
20e. Homeowner's association or condominium dues	20e. \$	0.00						
<b>21. Other:</b> Specify: <u>misc</u>	21. +\$	281.00						
<b>22. Calculate your monthly expenses</b>								
22a. Add lines 4 through 21.	<div style="border: 1px solid black; padding: 5px;"> <table border="0"> <tr> <td>\$</td> <td>4,787.00</td> </tr> <tr> <td>\$</td> <td></td> </tr> <tr> <td>\$</td> <td>4,787.00</td> </tr> </table> </div>		\$	4,787.00	\$		\$	4,787.00
\$			4,787.00					
\$								
\$	4,787.00							
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2								
22c. Add line 22a and 22b. The result is your monthly expenses.								
<b>23. Calculate your monthly net income.</b>								
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	9,145.00						
23b. Copy your monthly expenses from line 22c above.	23b. -\$	4,787.00						
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$	4,358.00						
<b>24. Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?								
<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. <span style="border: 1px solid black; padding: 2px;">Explain here:</span>								